

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
WESTERN DIVISION

In re:

SCHROTH, STEVEN AARON  
SCHROTH, DANIELLE MARIE

Debtor(s)

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Case No. 14-33932 MAW

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/28/2014 . The undersigned trustee was appointed on 10/28/2014 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 1,523.97

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of <sup>1</sup>	\$ 1,523.97
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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/18/2015 and the deadline for filing governmental claims was 05/18/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 380.99 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 380.99 , for a total compensation of \$ 380.99<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 42.17 , for total expenses of \$ 42.17<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/12/2015 By: /s/Douglas A. Dymarkowski  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 14-33932 MAW Judge: MARY ANN WHIPPLE  
Case Name: SCHROTH, STEVEN AARON  
SCHROTH, DANIELLE MARIE  
For Period Ending: 08/12/15

Trustee Name: Douglas A. Dymarkowski  
Date Filed (f) or Converted (c): 10/28/14 (f)  
341(a) Meeting Date: 12/22/14  
Claims Bar Date: 05/18/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single family dwelling 235 Coe Street Tiffin, OH 4	120,000.00	0.00	OA	0.00	FA
2. Checking account Legacy Federal Credit Union Tiffi	0.00	0.00		0.00	FA
3. Savings account5.00 Legacy Federal Credit Union Ti	0.00	0.00		0.00	FA
4. Kitchen table and four chairs, computer desk, couc	980.00	0.00		0.00	FA
5. Refrigerator, freezer, stove, washer, dryer, micro	420.00	0.00		0.00	FA
6. Miscellaneous household goods	3,000.00	0.00		0.00	FA
7. 52" LG Plasma TV, BlueRay surround sound, HP lapto	1,500.00	0.00		0.00	FA
8. Lawn mower, electric weed wacker, snowblower, misc	900.00	0.00		0.00	FA
9. Books	250.00	0.00		0.00	FA
10. Women's clothing	600.00	0.00		0.00	FA
11. Men's clothing	300.00	0.00		0.00	FA
12. Two wedding bands, Pandora, earrings, right hand r	1,650.00	0.00		0.00	FA
13. SCCY - CPX-2 9mm hand gun	150.00	0.00		0.00	FA
14. Barretta - 92FS 9mm hand gun	300.00	0.00		0.00	FA
15. Three boxes of ammunition	45.00	0.00		0.00	FA
16. Bicycles and scooters	145.00	0.00		0.00	FA
17. Miscellaneous balls and exercise equipment	150.00	0.00		0.00	FA
18. Genworth Life Insurance Life insurance policy	0.00	0.00		0.00	FA
19. Life Insurance Policy CUNA Mutual Group	0.00	0.00		0.00	FA
20. Roth IRA Legacy Federal Credit Union	16,163.81	0.00		0.00	FA
21. 401K	30,000.00	0.00		0.00	FA
22. 2014 Federal and State Income Tax Refund	0.00	1,523.97		1,523.97	FA
23. 2001 Honda Odyssey	1,981.00	0.00		0.00	FA
24. 1999 Jeep Grand Cherokee	3,158.00	0.00		0.00	FA
25. 2008 Kawasaki Vulcan 900 Custom Motorcycle	3,703.00	0.00		0.00	FA
26. One dog and one cat	50.00	0.00		0.00	FA

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 14-33932 MAW Judge: MARY ANN WHIPPLE  
Case Name: SCHROTH, STEVEN AARON  
SCHROTH, DANIELLE MARIE

Trustee Name: Douglas A. Dymarkowski  
Date Filed (f) or Converted (c): 10/28/14 (f)  
341(a) Meeting Date: 12/22/14  
Claims Bar Date: 05/18/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
27. 5/3 Bank Account (u)	0.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)	\$185,445.81	\$1,523.97	\$1,523.97	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

2014 TAX REFUND - MTO FILED - 4/28/15 requested \$1,523.97 - funds received

BANK ACCOUNT(S) - MTO FILED - balance worked into tax calculation using exemptions - ABANDON

VEHICLE - Claim for one vehicle with no lien or exemption - given the age and value of the vehicle, there would not be sufficient funds to the estate if it were sold at auction - ABANDON

Submitted TFR 8/12/15

Initial Projected Date of Final Report (TFR): 10/28/15      Current Projected Date of Final Report (TFR): 08/15/15

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 14-33932 -MAW  
Case Name: SCHROTH, STEVEN AARON  
SCHROTH, DANIELLE MARIE  
Taxpayer ID No: \*\*\*\*\*2856  
For Period Ending: 08/12/15

Trustee Name: Douglas A. Dymarkowski  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*8225 UBOC - Checking Account

Blanket Bond (per case limit): \$ 2,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
06/24/15	22	DAWN ROOT, ATTORNEY IOLTA ACCOUNT	Tax Refund	1124-000	1,523.97		1,523.97

COLUMN TOTALS	1,523.97	0.00	1,523.97
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	1,523.97	0.00	
Less: Payments to Debtors		0.00	
Net	1,523.97	0.00	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
UBOC - Checking Account - *****8225	1,523.97	0.00	1,523.97
	1,523.97	0.00	1,523.97
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 1,523.97 0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: August 12, 2015

Case Number: 14-33932 Claim Number Sequence  
 Debtor Name: SCHROTH, STEVEN AARON  
 Claims Bar Date: 05/18/15

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 7100-00	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured ALLOW	Filed 02/11/15	\$4,972.26	\$5,160.28	\$5,160.28
000002 070 7100-00	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured ALLOW	Filed 02/17/15	\$47.38	\$74.38	\$74.38
000003 070 7100-00	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured ALLOW	Filed 02/17/15	\$179.76	\$242.16	\$242.16
000004 070 7100-00	Fifth Third Bank PO Box 9013 Addison, Texas 75001	Unsecured ALLOW	Filed 02/20/15	\$5,084.36	\$5,195.42	\$5,195.42
000005 070 7100-00	RFFC Financial LLC 2912 W Davis St, Ste 200 Conroe TX 77304	Unsecured ALLOW	Filed 02/26/15	\$1,847.00	\$1,816.39	\$1,816.39
000006 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured ALLOW	Filed 02/27/15	\$282.34	\$317.34	\$317.34
000007 070 7100-00	Western Reserve Anesthesia Assoc. PO Box 821350 Vancouver, WA 98682-0030	Unsecured ALLOW	Filed 04/07/15	\$199.00	\$199.00	\$199.00
000008 070 7100-00	Cavalry Spv I, LLC Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712	Unsecured ALLOW	Filed 04/30/15	\$793.57	\$887.59	\$887.59
000009 070 7100-00	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured ALLOW	Filed 05/12/15	\$264.84	\$348.32	\$348.32
000010 070 7100-00	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured ALLOW	Filed 05/12/15	\$1,362.28	\$1,486.47	\$1,486.47
000011 070 7100-00	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured ALLOW	Filed 05/12/15	\$374.18	\$459.83	\$459.83

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: August 12, 2015

Case Number: 14-33932 Claim Number Sequence  
 Debtor Name: SCHROTH, STEVEN AARON  
 Claims Bar Date: 05/18/15

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000012 070 7100-00	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured ALLOW	Filed 05/12/15	\$102.85	\$178.85	\$178.85
000013 070 7100-00	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured ALLOW	Filed 05/12/15	\$5,585.55	\$5,585.55	\$5,585.55
000014 070 7100-00	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured ALLOW	Filed 05/12/15	\$2,877.46	\$3,029.33	\$3,029.33
000015 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured ALLOW	Filed 05/12/15	\$2,015.36	\$2,854.00	\$2,854.00
Case Totals:				\$25,988.19	\$27,834.91	\$27,834.91

Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-33932 MAW

Case Name: SCHROTH, STEVEN AARON

SCHROTH, DANIELLE MARIE

Trustee Name: Douglas A. Dymarkowski

Balance on hand \$ 1,523.97

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Douglas A. Dymarkowski	\$ 380.99	\$ 0.00	\$ 380.99
Trustee Expenses: Douglas A. Dymarkowski	\$ 42.17	\$ 0.00	\$ 42.17

Total to be paid for chapter 7 administrative expenses \$ 423.16

Remaining Balance \$ 1,100.81

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE



The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 27,834.91 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank	\$ 5,160.28	\$ 0.00	\$ 204.08
000002	Quantum3 Group LLC as agent for	\$ 74.38	\$ 0.00	\$ 2.94
000003	Quantum3 Group LLC as agent for	\$ 242.16	\$ 0.00	\$ 9.58
000004	Fifth Third Bank	\$ 5,195.42	\$ 0.00	\$ 205.47
000005	RFFC Financial LLC	\$ 1,816.39	\$ 0.00	\$ 71.83
000006	Capital One Bank (USA), N.A.	\$ 317.34	\$ 0.00	\$ 12.55
000007	Western Reserve Anesthesia Assoc.	\$ 199.00	\$ 0.00	\$ 7.87
000008	Cavalry Spv I, LLC	\$ 887.59	\$ 0.00	\$ 35.10
000009	Synchrony Bank	\$ 348.32	\$ 0.00	\$ 13.78
000010	Synchrony Bank	\$ 1,486.47	\$ 0.00	\$ 58.79
000011	Synchrony Bank	\$ 459.83	\$ 0.00	\$ 18.18
000012	Synchrony Bank	\$ 178.85	\$ 0.00	\$ 7.07
000013	Synchrony Bank	\$ 5,585.55	\$ 0.00	\$ 220.90
000014	Synchrony Bank	\$ 3,029.33	\$ 0.00	\$ 119.80
000015	PYOD, LLC its successors and assigns as	\$ 2,854.00	\$ 0.00	\$ 112.87

Total to be paid to timely general unsecured creditors	\$ <u>1,100.81</u>
Remaining Balance	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE